

Housing Options

IN GREAT YARMOUTH

November 2003

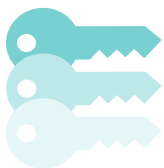
Leaflet No.3



Homeselect
Great Yarmouth Lettings Partnership

Could your current home be made more suitable for you, to help you to stay put? If you need to move, what options do you have other than trying for Council or Housing Association housing, which is in short supply?

This leaflet gives brief details of housing services and schemes available which could suit your situation, and tells you where to get more information.



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Great Yarmouth Lettings Partnership


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Could I stay put, but improve my situation?

Problems with the condition of your home, or lack of facilities to suit your needs may not mean you have to move.


- If you or a member of your family are **finding it difficult to get around your home because of a disability**, you may be able to get assistance with adaptations, following an assessment by an occupational therapist. You can then apply for a disabled facilities grant from the Council, or help from your landlord if you are a Council or Housing Association tenant.

Phone Social Services Reception and Referral team to request an assessment on 850317, giving as



much detail as possible about the difficulties you are having.


- **Security and support** can be a worry for people as they are getting older, particularly if they live on their own. The Borough Council's alarm service, Yarecare, is available to anyone who needs it for a small weekly charge, and provides 24 hour cover for you in your home. In future we may also be able to supply a smoke detector or other devices such as intruder alarms as part of the Yarecare package. Call 852784 or 330369 for more information, or pick up a leaflet from the Council's offices.
- If you are an owner occupier or a private tenant with repairing obligations, and you have **disrepair or**



other problems which you can't afford to sort, the Council's Renewal services may be able to help with a grant and/or loan to cover necessary works.

You can collect a booklet from the Council offices, or call 846371 for more information.

- The Council also runs a home improvement agency called **Safe at Home**, which can help older, disabled, or low income private householders through the process of getting works or adaptations done. Safe at Home can help with filling in paperwork, provide advice about the best way to pay for the works, find reliable builders to carry them out, and manage the process for you. Safe at Home also has a



handyperson scheme to help with minor repairs and safety issues.

Safe at Home leaflets are available from the Town Hall or Greyfriars House, or call 846190 for more information.


- **Home security** improvements are available to older or low income private householders or Great Yarmouth Borough Council Tenants through a police-led initiative called Norfolk PACT. Contact 01953 424727 for details. **Heating or insulation** improvement grants are also on offer to private householders from Warm Front, a government sponsored agency. Contact the Council's Renewal team (846371) or Warm Front directly (0800 952 1555).

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- **Timely advice on problems you may be having with a private tenancy** could save you having to move, or even becoming homeless. The Council's Advice and Homelessness team run drop-in sessions each morning at Greyfriars House, Great Yarmouth, from 9-12am. Shelter, at 24 South Quay, Yarmouth, also provides expert housing advice call 851408.


I need to move but what other options are available?

- **Advice on renting privately** is available from the Council's Advice and Homelessness service who can provide information on claiming housing benefit, including estimates of how much you may receive. Or you can also get advice from Shelter (details above).

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- If you are a Council or Housing Association tenant, the potential for arranging a mutual exchange with another tenant should be considered.

The swap can be with a tenant of the same landlord as you or another landlord: it could be with a tenant from another area: it can even be a 3 way swap. The key thing is that each tenant involved must have the written approval of their landlord, who can refuse the move on certain grounds. You must never pay or accept money for a mutual exchange.

You can join the Council's register of tenants interested in mutual exchanges, and you can advertise in local shops and press. Contact your housing office for information and advice.

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- You may be considering **moving to another part of the country**. If so, you may be able to join the housing register in the local authority area you want to move to.

For people who are already Council or Housing Association tenants and need to move, there is a national transfer scheme called HOMES which could be of help. Their HOMESWAP scheme is a national mutual exchange register. For more details, call the Homeselect team on 846140 or talk to your local housing officer. You can also log on to the HOMES website at **www.availablehomes.org.uk** or phone them at 020 7963 0200.


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I would like to become a homeowner but don't think I can afford it...

There are 2 sorts of schemes which may be of interest.

- The Homebuy scheme is for existing Council or Housing Association tenants or people on the housing register who are in housing need and cannot afford the full costs of buying a home.

The scheme will require you to provide 75% of the price of your new home and you will receive an equity loan for 25%. The 25% only becomes payable when you sell the house in the future and 25% of the selling price will have to be paid back. You will have mortgage on your 75% only to pay and no rent, unlike shared ownership where you pay rent on your share.



To find out more, contact the Homeselect team on 846140 or Orbit Housing Association who run the scheme, on tel: 08458 50 20 50.

- Also available from time to time are **shared ownership schemes**. These allow you to buy a share of a property from a housing association and pay rent for the remainder.

Such schemes will be advertised through Homeselect. You can also register your interest in the possibility of shared ownership elsewhere through the national Shared Ownership HOMES scheme - tel 020 7963 200 or www.availablehomes.org.uk



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This booklet is available in larger print - ring 846140